

Izea Worldwide, Inc. (IZEA)

Nasdaq; other; SIC 7310, Services-Advertising; CIK 0001495231

Izea Worldwide, Inc. IZEA; other	
Grade	C/D  on the C/D boundary of 336 graded peers percentile 62.4; sampling error 2.6 points; lower is stronger
Rank	210 of 336
Profitability	C/D  percentile 61.5
Solvency	A  percentile 9.9
Growth and financing	E  percentile 84.3
Reliability	0.83 AUC filers with \$12.5M to \$120M assets; 95% interval 0.79 to 0.86; 201 events, 2020 to 2025
Peer failure rate	1.07% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	\$12.5M to \$120M assets total assets \$57.5M
Standard universe	inside revenue above \$1M and assets above \$10M
Warnings	none active; fortress balance sheet not computable: distress
Inputs computable	8 of 14
Graded from	filings received through Mar 17, 2026 206 days before the rescans; latest periodic filing 10-Q received Aug 11, 2026
Last close	\$2.35 2026-10-08; market equity \$41.0M
Price used in grade	None



C/D, the tortoise

on the C/D boundary of its sector; letters are fifths of the 336 graded peers

Share price, twelve months to the rescans

split-adjusted close; the letter is fixed at the rescans that set it



Rescans on file: C/D from Apr 21, 2025, C from Feb 21, 2026, C/D from Mar 21, 2026

Letter at every rescans

Jan 21, 2012 to Oct 9, 2026; sector percentile, stronger toward the top; facts filed by each date only



Business, in the company's words

opening of Item 1 of the 10-K received Mar 17, 2026

Our mission is to make creator economy solutions for marketers. We offer solutions that range from creator agency services to creator technologies to a marketplace that connects marketers with creators. By fostering these connections, we light up the creator economy with IZEAs - social-first content, made by creators, that are culturally relevant and move at the speed of culture. IZEA Worldwide, Inc. (together with its wholly-owned subsidiaries, "IZEA" or the "Company") is a Nevada corporation that was founded in February

2006 under the name PayPerPost, Inc. and became a public company in May 2011.

The fourteen inputs

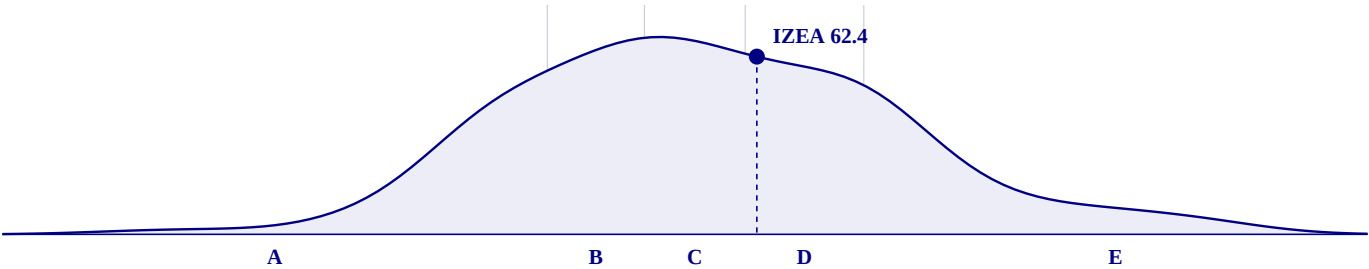
lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 61.5						
Gross profitability		26.1%	27.1%	47.6	289	2025-12-31
Return on invested capital		not computable	10.0%			pretax income must exceed the validity floor and imply a 0%-100% tax rate
Accruals ratio		(4.0%)	(5.9%)	63.6	506	2025-12-31
Gross margin stability, five years		4.9 pts	2.2 pts	73.4	204	2025-12-31
Solvency, sleeve percentile 9.9						
Twelve-month failure probability		not computable	0.04%			latest liabilities, cash plus short-term investments, book equity, and shares are required
Altman Z double-prime		5.18	2.05	14.3	386	2025-12-31
Net debt to EBITDA		not computable	2.52x			EBITDA must exceed \$100,000 interest expense must exceed \$100,000
Interest coverage		not computable	2.18x			
Current ratio		6.44x	1.32x	5.5	506	2025-12-31
Growth and financing, sleeve percentile 84.3						
Revenue growth, three-year compound		(8.7%)	5.1%	88.1	403	2025-12-31
Free cash flow growth, three-year compound		not computable	8.7%			current FCF must be positive and base FCF must exceed \$100,000 pretax income must exceed the validity floor and imply a 0%-100% tax rate
Reinvestment rate		not computable	11.9%			
Asset growth, three years		(12.5%)	4.1%	91.3	438	2025-12-31
Net share issuance, one year		2.5%	(0.4%)	73.5	356	2026-03-12

Warnings

1 of 7 checks triggered; none of them enters the letter

Check	Measured
Fortress balance sheet	cash minus debt is 50,877,744 USD; Altman Z is not used



Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.

Rank	Company	Percentile	Letter	Warnings
205	Waste Connections, Inc. (WCN)	60.9	C/D	
206	Cbiz, Inc. (CBZ)	61.2	C/D	
207	United Parcel Service Inc. (UPS)	61.5	C/D	
208	TransUnion (TRU)	61.8	C/D	
209	HF Sinclair Corp. (DINO)	62.1	C/D	
210	Izea Worldwide, Inc. (IZEA) <	62.4	C/D	fortress balance sheet
211	Iqvia Holdings Inc. (IQV)	62.7	D	
212	Corpay, Inc. (CPAY)	63.0	D	
213	Marriott International Inc. (MAR)	63.3	D	
214	DHI Group, Inc. (DHX)	63.6	D	
215	Bright Horizons Family Solutions Inc. (BFAM)	63.9	D	

What the price implies

at the 2026-10-08 close; none enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(18.3%)	2.0%	30
Distance from 52-week high	(58.9%)	(26.8%)	14
EBIT to enterprise value	not computable	4.4%	
Free cash flow yield	5.8%	4.1%	62
Book value to price	1.16	0.34	90
Sales to price	0.76	0.70	54
Composite equity issuance, five years	16.4%	(8.8%)	82
Relative strength against the sector, log excess return	(0.35)	(0.13)	30

Diagnostics

not in the grade

Measure	Value
Piotroski F-score 8 of 9, period end 2025-12-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	pass
Operating cash flow exceeds net income	pass
Long-term leverage fell	pass
Current ratio improved	pass
No new shares issued	fail
Gross margin improved	pass
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	\$46.6M
Operating cash flow, four quarters	-\$1.5M
Months of runway	361.8

Days since last periodic filing

59 (10-Q received Aug 11, 2026)

Median daily dollar volume, 63 sessions

\$111,339

Sources

each row links to the filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$31.2M	2025-12-31	2026-03-17	10-K	0001495231-26-000010
2	cost of revenue	us-gaap:CostOfRevenue	\$16.2M	2025-12-31	2026-03-17	10-K	0001495231-26-000010
3	assets	us-gaap:Assets	\$57.5M	2025-12-31	2026-03-17	10-K	0001495231-26-000010
4	operating income	us-gaap:OperatingIncomeLoss	-\$1.9M	2025-12-31	2026-03-17	10-K	0001495231-26-000010
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraord	\$42.3M	2025-12-31	2026-03-17	10-K	0001495231-26-000010
6	income tax	us-gaap:IncomeTaxExpenseBenefit	\$0	2025-12-31	2026-03-17	10-K	0001495231-26-000010
7	total debt	us-gaap:LongTermDebt	\$9,106	2025-12-31	2026-03-17	10-K	0001495231-26-000010
8	book equity	us-gaap:StockholdersEquity	\$48.9M	2025-12-31	2026-03-17	10-K	0001495231-26-000010
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$50.9M	2025-12-31	2026-03-17	10-K	0001495231-26-000010
10	total debt	us-gaap:LongTermDebt	\$63,420	2024-12-31	2026-03-17	10-K	0001495231-26-000010
11	book equity	us-gaap:StockholdersEquity	\$48.8M	2024-12-31	2026-03-17	10-K	0001495231-26-000010
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$44.6M	2024-12-31	2026-03-17	10-K	0001495231-26-000010
13	net income	us-gaap:NetIncomeLoss	\$42,326	2025-12-31	2026-03-17	10-K	0001495231-26-000010
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$2.4M	2025-12-31	2026-03-17	10-K	0001495231-26-000010
15	assets	us-gaap:Assets	\$62.2M	2024-12-31	2026-03-17	10-K	0001495231-26-000010
16	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$35.9M	2024-12-31	2026-03-17	10-K	0001495231-26-000010
17	cost of revenue	us-gaap:CostOfRevenue	\$21.2M	2024-12-31	2026-03-17	10-K	0001495231-26-000010
18	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$36.2M	2023-12-31	2025-04-11	10-K/A	0001495231-25-000076
19	cost of revenue	us-gaap:CostOfRevenue	\$21.6M	2023-12-31	2025-04-11	10-K/A	0001495231-25-000076
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$41.1M	2022-12-31	2024-04-01	10-K	0001495231-24-000046
21	cost of revenue	us-gaap:CostOfRevenue	\$24.7M	2022-12-31	2024-04-01	10-K	0001495231-24-000046
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$30.0M	2021-12-31	2023-03-31	10-K	0001495231-23-000040
23	cost of revenue	us-gaap:CostOfRevenue	\$14.5M	2021-12-31	2023-03-31	10-K	0001495231-23-000040
24	current assets	us-gaap:AssetsCurrent	\$55.1M	2025-12-31	2026-03-17	10-K	0001495231-26-000010
25	current liabilities	us-gaap:LiabilitiesCurrent	\$8.6M	2025-12-31	2026-03-17	10-K	0001495231-26-000010
26	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-\$104.3M	2025-12-31	2026-03-17	10-K	0001495231-26-000010
27	liabilities	us-gaap:Liabilities	\$8.6M	2025-12-31	2026-03-17	10-K	0001495231-26-000010
28	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$636,386	2025-12-31	2026-03-17	10-K	0001495231-26-000010
29	operating income	us-gaap:OperatingIncomeLoss	-\$9.9M	2023-12-31	2025-04-11	10-K/A	0001495231-25-000076
30	interest expense	us-gaap:InterestExpense	\$8,226	2023-12-31	2024-04-01	10-K	0001495231-24-000046
31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$56,683	2025-12-31	2026-03-17	10-K	0001495231-26-000010
32	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$11.5M	2024-12-31	2026-03-17	10-K	0001495231-26-000010
33	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$74,985	2024-12-31	2026-03-17	10-K	0001495231-26-000010
34	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$4.8M	2023-12-31	2025-04-11	10-K/A	0001495231-25-000076
35	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$131,722	2023-12-31	2025-04-11	10-K/A	0001495231-25-000076
36	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$3.1M	2022-12-31	2024-04-01	10-K	0001495231-24-000046
37	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$79,006	2022-12-31	2024-04-01	10-K	0001495231-24-000046
38	current assets	us-gaap:AssetsCurrent	\$60.0M	2024-12-31	2026-03-17	10-K	0001495231-26-000010
39	current liabilities	us-gaap:LiabilitiesCurrent	\$13.4M	2024-12-31	2026-03-17	10-K	0001495231-26-000010
40	assets	us-gaap:Assets	\$79.4M	2023-12-31	2025-04-11	10-K/A	0001495231-25-000076
41	assets	us-gaap:Assets	\$85.7M	2022-12-31	2024-04-01	10-K	0001495231-24-000046
42	shares outstanding	dei:EntityCommonStockSharesOutstanding	17,336,121	2026-03-12	2026-03-17	10-K	0001495231-26-000010
43	shares outstanding	dei:EntityCommonStockSharesOutstanding	16,914,522	2025-03-25	2025-04-11	10-K/A	0001495231-25-000076